

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
CENTRAL ISLIP DIVISION**

In re: RIVERA, ERIC

§ Case No. 8-13-71422

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 21, 2013. The undersigned trustee was appointed on March 21, 2013.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 12,896.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>99.34</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>

Leaving a balance on hand of¹ \$ 12,796.66

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/26/2013 and the deadline for filing governmental claims was 09/17/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,039.60. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,039.60, for a total compensation of \$2,039.60.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$8.28, for total expenses of \$8.28.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/06/2013 By: /s/R. KENNETH BARNARD, ESQ.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 8-13-71422

Trustee: (520800) R. KENNETH BARNARD, ESQ.

Case Name: RIVERA, ERIC

Filed (f) or Converted (c): 03/21/13 (f)

§341(a) Meeting Date: 04/17/13

Period Ending: 12/06/13

Claims Bar Date: 08/26/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 597 PATCHOGUE AVE., BELLPORT, NY	96,000.00	0.00		0.00	FA
2 CASH ON HAND	50.00	0.00		0.00	FA
3 CHECKING ACCOUNT, CHASE BANK	50.00	0.00		0.00	FA
4 SAVINGS ACCOUNT, ING	150.00	0.00		0.00	FA
5 HOUSEHOLD GOODS AND FURNISHINGS	1,500.00	0.00		0.00	FA
6 WEARING APPAREL AND PERSONAL EFFECTS	1,000.00	0.00		0.00	FA
7 MISCELLANEOUS JEWELRY	500.00	0.00		0.00	FA
8 POSSIBLE 2012 TAX REFUND	0.00	0.00		12,896.00	FA
9 2002 MAZDA PROTEGE	1,150.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$100,400.00	\$0.00		\$12,896.00	\$0.00

Major Activities Affecting Case Closing:

The Trustee has recovered a tax refund

Initial Projected Date Of Final Report (TFR): December 31, 2014

Current Projected Date Of Final Report (TFR): December 31, 2014

Form 2

Cash Receipts And Disbursements Record

Case Number: 8-13-71422
Case Name: RIVERA, ERIC

Trustee: R. KENNETH BARNARD, ESQ. (520800)
Bank Name: Rabobank, N.A.
Account: ****577966 - Checking Account
Blanket Bond: \$77,628,510.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7460
Period Ending: 12/06/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/17/13	{8}	Eric Rivera	tax refund	1124-000	11,033.00		11,033.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	11,023.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.44	11,005.56
08/21/13	{8}	eric Rivera	tax refund	1124-000	1,863.00		12,868.56
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.54	12,852.02
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.86	12,834.16
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.30	12,813.86
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.20	12,796.66

ACCOUNT TOTALS	12,896.00	99.34	\$12,796.66
Less: Bank Transfers	0.00	0.00	
Subtotal	12,896.00	99.34	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$12,896.00	\$99.34	

Net Receipts :	12,896.00
Net Estate :	\$12,896.00

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****577966	12,896.00	99.34	12,796.66
	\$12,896.00	\$99.34	\$12,796.66

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Exhibit C - Court Claims Register**Case: 8-13-71422****RIVERA, ERIC**

Claims Bar Date: 08/26/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/21/13		\$500.08 \$500.08	\$0.00	\$500.08
2	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/21/13		\$2,653.40 \$2,653.40	\$0.00	\$2,653.40
3	State Farm Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/03/13		\$6,718.71 \$6,718.71	\$0.00	\$6,718.71
4	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/10/13		\$1,887.82 \$1,887.82	\$0.00	\$1,887.82
5	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/10/13		\$1,487.61 \$1,487.61	\$0.00	\$1,487.61
6	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/10/13		\$1,465.61 \$1,465.61	\$0.00	\$1,465.61
7	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/10/13		\$1,246.70 \$1,246.70	\$0.00	\$1,246.70
8	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 07/10/13		\$1,126.10 \$1,126.10	\$0.00	\$1,126.10

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Exhibit C - Court Claims Register**Case: 8-13-71422****RIVERA, ERIC**

Claims Bar Date: 08/26/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	<7100-00 General Unsecured § 726(a)(2)>, 610					
9	GE Capital Retail Bank	Unsecured		\$1,649.10	\$0.00	\$1,649.10
	c/o Recovery Management Systems Corp	07/10/13		\$1,649.10		
	25 SE 2nd Ave Suite 1120					
	Miami, FL 33131-1605					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
10	GE Capital Retail Bank	Unsecured		\$1,019.52	\$0.00	\$1,019.52
	c/o Recovery Management Systems Corp	07/10/13		\$1,019.52		
	25 SE 2nd Ave Suite 1120					
	Miami, FL 33131-1605					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
11	Webbank-Fingerhut	Unsecured		\$305.26	\$0.00	\$305.26
	6250 Ridgewood Rd	07/24/13		\$305.26		
	St. Cloud, MN 56303					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
12	Capital One, N.A.	Unsecured		\$569.81	\$0.00	\$569.81
	c o Becket and Lee LLP	08/09/13		\$569.81		
	POB 3001					
	Malvern, PA 19355-0701					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
13	Capital One, N.A.	Unsecured		\$612.97	\$0.00	\$612.97
	Bass & Associates, P.C.	08/13/13		\$612.97		
	3936 E. Ft. Lowell Road, Suite #200					
	Tucson, AZ 85712					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
Case Total:					\$0.00	\$21,242.69

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 8-13-71422

Case Name: RIVERA, ERIC

Trustee Name: R. KENNETH BARNARD, ESQ.

Balance on hand: \$ 12,796.66

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 12,796.66

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - R. KENNETH BARNARD	2,039.60	0.00	2,039.60
Trustee, Expenses - R. KENNETH BARNARD	8.28	0.00	8.28
Accountant for Trustee, Fees - Thomas Wisnieski, CPA	960.00	0.00	960.00

Total to be paid for chapter 7 administration expenses: \$ 3,007.88Remaining balance: \$ 9,788.78

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 9,788.78

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,788.78

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,242.69 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 46.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA), N.A.	500.08	0.00	230.44
2	Capital One Bank (USA), N.A.	2,653.40	0.00	1,222.71
3	State Farm Bank	6,718.71	0.00	3,096.03
4	GE Capital Retail Bank	1,887.82	0.00	869.92
5	GE Capital Retail Bank	1,487.61	0.00	685.50
6	GE Capital Retail Bank	1,465.61	0.00	675.36
7	GE Capital Retail Bank	1,246.70	0.00	574.49
8	GE Capital Retail Bank	1,126.10	0.00	518.91
9	GE Capital Retail Bank	1,649.10	0.00	759.92
10	GE Capital Retail Bank	1,019.52	0.00	469.80
11	Webbank-Fingerhut	305.26	0.00	140.67
12	Capital One, N.A.	569.81	0.00	262.57
13	Capital One, N.A.	612.97	0.00	282.46

Total to be paid for timely general unsecured claims: \$ 9,788.78

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00